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December 6, 2024

Hon. Nancy Hershey Lord
United States Bankruptcy Court
271 Cadman Plaza East
Brooklyn, NY 11201

RE: Lovely Yeasmin
Chapter 13
Case Number: 1-22-41997-NHL
LLG File Number: 10-006005

Dear Judge Lord:

This loss mitigation status letter is submitted on behalf of Wells Fargo Bank, N.A. for HSBC Bank USA, National Association as Trustee for Nomura Home Equity Loan, Inc., AssetBacked Certificates, Series 2006-AF1, a secured creditor of the above referenced Debtors.

On February 15, 2023 an order was entered for our client to participate in loss mitigation with the Debtor. A financial package was mailed to the Debtor and Debtor's attorney. We have received a financial package from Debtor's Counsel, which has been reviewed by our client. The review resulted in a denial due to unaffordability.

We received a package from Debtor's Counsel and forwarded to our client for review on July 22, 2024. However, the package received contained illegible documents, and was missing required documents that have been requested since April 12, 2024. Additional documents were needed, with request sent to debtor's counsel July 30, 2024, with follow ups being sent August 14, 2024 and August 22, 2024, with no updates being received in response to our request.

Documents were received from Debtor's Counsel on August 29, 2024, and sent to our client for review. The package was reviewed by our client, however the file remains incomplete for the following, with request sent to debtor's counsel September 19, 2024. Mr. Habib immediately emailed us back to indicate he was "working on it", and submitted documents on November 8, 2024 and November 12, 2024. Our client reviewed the submitted documents. The following is the information requested:

DOCUMENTS RECEIVED INCOMPLETE:

2. ANIK AHMED - WE RECEIVED YOUR BANK STATEMENTS HOWEVER THEY WERE ILLEGIBLE. PLEASE PROVIDE MARCH 2024 BANK STATEMENTS WITH ALL PAGES SHOWING DIRECT DEPOSITS FOR BASTAMI ON BROADWAY JOB.

3. ANIK AHMED - TAX TRANSCRIPT ORDER WAS REJECTED DUE TO ADDRESS ON LINE 3 AND 4 DOES NOT MATCH THE IRS SYSTEM DATA. PLEASE SUBMIT AN UPDATED 4506C. copy received 09-04-24 has alterations and or corrections

** Copy received 11/12/2024 Need printed name under the signature (Anik Ahmed)

We have received documents from debtor's counsel December 4, 2024, they are pending review with our client to confirm compliance with the above requirements.

Our client has advised **hypothetically** they could qualify for a loan modification, however due to the delay in submitting documents, the piecemeal submission of docs, the changes in guarantors, discrepancies and errors in addresses etc. it could cause a denial. Documents need to be submitted according to request, timely and correctly. Failing to provide documents timely, complete and correctly will result in a denial. We anticipate having an update on the documents being reviewed prior to our mediation hearing.

If you have any questions, please do not hesitate to contact the undersigned. Thank you

Very truly yours,

/s/Shari Barak

Shari S. Barak

